

# NaviPlan® Extended

## General USA Windows-based version 9.0q

### Summary

EISI Release Notes highlight program upgrades in our latest NaviPlan Extended (NPE) release.

In this document, you will find a moderate level of information about Windows-based v9.0q, as well as information about NPE releases dating back to v9.0o. Should you wish to learn more about the program or its individual features, consult the NaviPlan training and support resources available at this [address](http://support.eisi.com): <http://support.eisi.com>

Below are the upgrades and new features highlighted in this document:

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## v9.0q updates

This release of NPE Windows-based includes the following updates.

### U.S. federal tax updates for 2010

The following items and amounts are updated to incorporate federal tax updates for 2010 in this release of NPE:

- Updated federal standard deduction amounts for 2010
- Updated federal income tax brackets and associated rates
- Updated pension contribution limits for 2010
- Updated annual gift tax exclusion amounts
- Updated inflation rate values
- Updated itemized deduction phase-outs
- New limits on long-term care premiums
- Updated AMT exemption amounts
- Updated Social Security values
- Updated Social Security bend points for 2010
- New personal exemption amounts

These updated values are incorporated into the related analyses in NPE, as well as into applicable reports, graphs, and the *Planning Assistant*<sup>™</sup> tests.

### Updates to reports and graphs

- The text regarding tax legislation in 2010 is updated in the Tax Considerations page in NaviPlan client reports.

### Miscellaneous

- Updates to the survivor income and estate planning analyses ensure that, in the appropriate years, the clients' assets receive the applicable cost basis step-up or cost basis carryover, including simultaneous death scenarios in 2010.

## v9.0p updates

This release of NPE Windows-based included the following updates and enhancements.

### 2009 state tax updates

This version of NPE includes state tax rate changes for 2009, including but not limited to Social Security amounts, and up-to-date deduction and credit amounts.

### Ability to track and enter Roth conversions

A new dialog box is available to allow users to track any conversions of their clients' IRA accounts to Roth IRAs in 2010 which occurred prior to the plan date. The *Previous 2010 Roth Conversions* dialog box is accessible by going to the *Assumptions* category – *Historical Data* tab – <client/co-client> subtab, and then clicking the *2010 Roth Conversion* button.



Assumptions category – Historical Data tab – <client/co-client> subtab – 2010 Roth Conversion button

Users can model the benefits of converting their clients' IRA accounts to Roth IRAs, by going to the *Strategies* category – *Transfers* tab, selecting the IRA account they want to convert, and then clicking the *Edit* button. The *Transfer Strategy* dialog box opens. In this dialog box, selecting the *Defer Taxes* check box allows users to model the advantages of deferring the resulting taxes to the years 2011 and 2012, rather than paying any resulting taxes in full in the year of conversion. The *Defer Taxes* check box is only accessible if the year entered in the *Date Effective* field is 2010, or the event selected from the *Triggered by the following occurrence* list occurs in 2010.

**Transfer Strategy**

**Asset Information**

Source Asset: Investment Portfolio (Frank/IRA)

Destination Asset: Investment Portfolio (Frank/Roth IRA)

**Transfer Information**

Fixed Amount: \$0.00 OR Transfer % of Market Value: 5.00%

Date Effective: Jan 1 2010 OR Triggered by the following occurrence: Other

Defer Taxes

Cancel OK

Strategies category – Transfers tab – Edit button

## Miscellaneous updates

- InstallShield is upgraded to 2010
- The latest CrypKey files (copyright CrypKey (Canada) Inc.) are incorporated in this release of NPE to address intermittent authorization issues some users may have had when running the Microsoft® Windows 7 operating system and NPE on the same computer
- Mortality tables used in NaviPlan for trust calculations are updated to include both TABLE 90CM and TABLE 2000CM
- Issues affecting defined benefit pension income amounts when projecting a plan forward to the next year have been addressed

## Updates to reports and graphs

- Roth IRA conversions details are incorporated into applicable reports and graphs in this version of NPE

## v9.0o enhancements

This release of NPE Windows-based included the following enhancements.

### Recovery and Reinvestment Act

In response to the Recovery and Reinvestment Act, the following tax changes for 2009 are incorporated in NPE:

- Updated AMT exemption amounts and levels for unmarried and married individuals
- Increased refundable portion of the child tax credit for 2009 and 2010
- Support for the ability to use non-refundable personal credits to offset AMT as well as regular tax

### Miscellaneous updates

- Social Security bend point updates for 2009 include updated AIME and PIA factors used in calculating benefits in NaviPlan
- Mortality tables used in NPE for trust calculations are updated with the most recent data available (TABLE 2000CM)
- The *Account Description* field is now editable for imported accounts
- In plans where both clients die in the same year, surpluses are transferred between the client and the co-client